**Agricultural credit to farmers**

3420. SHRI MOHAMMED ADEEB: Will the Minister of FINANCE be pleased to state:

(a) the quantum of agricultural credit extended to the farmers of Uttar Pradesh and Bihar during the last two years; and

(b) what are the projections for the current year?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) Agricultural loans extended by Commercial Banks, Cooperative Banks and Regional Rural Banks in the State of Uttar Pradesh and Bihar during the year 2007-08 and 2008-09 and the projections for the current year are as below:—

(Rs. in crore)

| | 2007-08 | | | |
|---|---|---|---|---|
| Name of the State | Commercial Banks | Cooperative Banks | Regional Rural Banks | Total |
| Uttar Pradesh | 10,390 | 2,579 | 4,815 | 17,784 |
| Bihar | 1,828 | 356 | 952 | 3,136 |

| | 2008-09 (provisional) | | | | |
|---|---|---|---|---|---|
| Name of the State | Commercial Banks | Cooperative Banks | Regional Rural Banks | Total | Projection 2009-10 |
| Uttar Pradesh | 9,683.18 | 2,486 | 5,517 | 17,686.18 | 29,458 |
| Bihar | 2,577.71 | 2,55 | 1,438 | 4,270.71 | 8,727 |

**Net bank credit to SMEs**

3421. DR. K. MALAISAMY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the net bank credit from banks is on the decline, the RBI guidelines are flouted and disturbing trends in getting the credit have arisen despite the predominant role played by Small Scale Medium Enterprises in terms of Industrial production, employment, export, etc. in our country;

(b) if so, what are the measures taken to rectify this unhealthy trend in existance; and

(c) whether there can a time frame to do this task?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (c) No, Sir. Net Bank Credit (NBC) to Micro and Small Enterprises (MSEs) by Public Sector Banks has increased over time as follows:—